Claim: 1002-67-8208

## Insured's Brother and Public Adjuster

I/B call from PA Ian Rupert on 05-23-2018 at 10:16 AM CST on phone number 405 622 8721. He requested an inspection today at 5:30 PM. I explained inspections should occur between the hours of 8 and 5. I offered an inspection at 8:00 AM on 05-24-2018. The PA requested an alternate time to coordinate with his stated experts and contractors. I offered an alternate date 05-25-2018 at 8:00 AM CST. The PA stated he would call later to confirm the time and date. The PA requested approval to mitigate the home in the amount of \$13K. I explained no coverage can be determined prior to investigating the claim and inspecting the home. The PA began to become pointed and pressuring in his approach to whether we had received his letter and proof of loss. He again requested specific approval to mitigate the home. I explained the insured has the right to do anything with their property, but for coverage review and any mitigation documentation review we will require photos before, during and after any removal along with moisture readings. I explained the condition of affected materials must be documented. The PA made an off hand comment that they are "waiting on us" to inspect the home. I explained the fact is to the contrary as I have called multiple times and sent numerous contact requests and I could have inspected the home earlier this week. I explained to the PA we have an obligation to investigate the claim in accordance with the fair claim practices act of Oklahoma. I explained we have a duty to investigate all losses and any expectation of blanket coverage prior to the investigation of a loss is unprofessional on his part. I explained clearly his terse tone was not appreciated and he is expected to behave professionally. I asked him to contact me with the confirmed time of the inspection.

-Alan Heise (05/23/2018 08:40 AM)

## email and OB call

called and LVM on 405-923-6033 at 01:26 pm. Also sent contact email requesting CB. FS is trying to establish contact to inspect the property. Called his Agent at 01:30 pm 05/21/2018. 405-717-8265, LVM that we are trying to contact Mr. Covington regarding a claim.

-Heather Davis (05/21/2018 11:26 AM)

## CONTACT

O/B call to insured on (405) 923-6033 at 9:35 AM CST on 05-21-2018. I lvmtcb. Second contact request sent through CAS to the home address. \*\*\*\*\*

-Alan Heise (05/21/2018 07:35 AM)

## CONTACT